IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:

Applicant:	:	Kathleen Tyson-Quah
Serial No.	:	10/815,190
Filing Date	:	March 31, 2004
Title of Invention	:	COMPUTER-IMPLEMENTED METHOD OF REDUCING RISK IN A PAYMENT-BASED TRANSACTION WHEREIN PAYMENT IS MADE FROM AN ACCOUNT HOLDER TO...
Examiner	:	n/a
Group Art Unit	:	2182
Attorney Docket No.	:	126-001USAND0

Honorable Commissioner of Patents
        and Trademarks
Washington, DC 20231

INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. 1.97

Sir:

In order to fulfill Applicant's continuing obligation of candor and good faith as set forth in 37 C.F.R. 1.56, Applicant submits herewith an Information Disclosure Statement prepared in accordance with 37 C.F.R Sections 1.97, 1.98 and 1.99.

The disclosures enclosed herewith are as follows:

U.S. PUBLICATIONS

NUMBER	FILING DATE	TITLE
6,493,680	February 19, 1998	METHOD AND APPARATUS FOR PROCESSING BILLING TRANSACTIONS
6,348,935	November 30, 1998	PROGRAMMABLE TREE VIEWER GRAPHICAL USER INTERFACE WITH INTEGRATED CONTROL PANEL
6,122,625	February 18, 1998	APPARATUS AND METHOD FOR SECURE TRANSACTING
6,088,686	December 3, 1996	SYSTEM AND METHOD TO PERFORMING ON-LINE CREDIT REVIEWS AND APPROVALS

5,978,485	June 29, 1998	FOREIGN EXCHANGE TRANSACTION SYSTEM
5,783,808	January 11, 1996	ELECTRONIC CHECK PRESENTMENT SYSTEM HAVING TRANSACTION LEVEL RECONCILIATION CAPABILI

TECHNICAL PUBLICATIONS

Web-based product brochure for "FXNET™", www.fxnet.com, pages 1-4.

Web-based publication for CLS Services Ltd., www.cls-services.com, 1 page.

Web-based publication entitled "Best Practices For Credit Risk Disclosure" by Basel Committee Publications, September 2000, No. 74, www.bis.org, pages 1-2.

Scientific publication entitled "The World Currencies And Their Payment Systems" by Jim Ford, Credit Suisse/First Boston, September 2000, pages 1-51.

Web-based publication entitled "Request for Proposals – Direct Access to *Nostro* Account Information" by Ian Robertson and Alan Macfarlane, www.opengroup.org, June 18, 1999, pages 1-2.

Product brochure for NIMBUS Payment Scheduling and Liquidity Management Solution, by Mercator Software, pages 1-2.

Scientific publication entitled "An Introduction To Continuous Linked Settlement" by CLS Services Ltd., September 1998, pages 1-37.

STATEMENT OF PERTINENCE

U.S. Patent No. 6,493,680 B2 to Logan et al discloses a computer system and method for processing bills for a plurality of customers of a plurality of node systems within a larger system, each customer bill having a particular billing cycle, which comprises a memory for storing a plurality of customer bill records containing raw data to be processed to generate a customer bill. The system also comprises a bill production initiator for waking up periodically and initiating a billing cycle for a plurality of the customer bill records stored in the memory. At least one bill production manager generates a plurality of processing group files containing at least one of the customer bill records stored in the memory such each processing group file has an efficient size and contains customer bill records having at least one common variable. At least one bill production worker processes the customer bill records from at least one of the processing groups.

U.S. Patent No. 6,348,935 to Malacinski et al. discloses composite graphical user interfaces and associated methods and computer program products provided for representing and manipulating a set of hierarchical data on a computer display device. These composite graphical user interfaces include a display window which is disposed on a computer display device, a tree view display which is disposed within the display window, and a tree view control panel disposed within the display window adjacent the tree view display which includes a plurality of user selectable indicia that select a corresponding one of a plurality of functions which modify the tree view display. The plurality of user selectable indicia are selectable from a predefined set of user selectable indicia, thereby allowing an application developer or user to customize the control functions made available on the tree view control panel. In these composite graphical user interfaces, the tree view display depicts the set of hierarchical data in a tree representation having a root level and at least one lower level, and each level of the tree representation includes at least one branch containing a portion of the set of hierarchical data. The tree view display and the tree view control panel are disposed within the display window so as to appear to the user as a single integrated graphical user interface.

U.S. Patent No. 6,122,625 to Rosen discloses an improved monetary system using electronic media to exchange economic value securely and reliably. The invention provides a complete monetary system having electronic money that is interchangeable with conventional paper money comprising (1) issuing banks or financial institutions that are coupled to a money generator device for generating and issuing to subscribing customers electronic money including electronic currency backed by demand deposits, or electronic credit authorizations; (2) correspondent banks that accept and distribute the electronic money; (3) a plurality of transaction devices that are used by subscribers for storing electronic money, for performing money transactions with the on-line systems of the participating banks or for exchanging electronic money with other like transaction devices; (4) teller devices, associated with the issuing and correspondent banks, for process handling and interfacing the transaction devices to the issuing and correspondent banks, and for interfacing between the issuing and correspondent banks themselves; (5) a security arrangement for maintaining the integrity of the system; and (6) reconciliation and clearing processes to monitor and balance the monetary system.

U.S. Patent No. 6,088,686 to Walker et al. discloses a user-friendly on-line computerized system which operates in real time thus streamlining the processing of applications for products and services offered by a financial institution. The system automates many steps in the credit and liability review and approval process, performs background credit worthiness evaluations based upon an applicant's credit score, financial information and new or existing relationship with the financial institution, recommends to those applicants who exceed the initial criteria for credit consideration specific credit products with predetermined credit qualified offer amounts, and ensures the required operating (credit/liability) policies are appropriately completed. The system immediately analyzes an applicant's credit bureau history and automated credit scoring, and provides these results to the LBR. The system also takes into account information relating to the applicant's new or existing relationship with the financial institution, if any into the credit decision request. This enables the system to provide applicants with an up-front conditional approval (based on systematic evaluation of credit bureau history, credit score, debt burden, and applicant's new or existing relationship deposits), subject to required verifications.

U.S. Patent No. 5,978,485 to Rosen discloses a realtime multilateral foreign exchange

settlement system having a computer implemented netting system, a processor-based multilateral settlement coordinator (MSC) having a first money module and a first host application, where the first host application received debit and credit data from said netting system. A plurality of processor-based multilateral settlement agents (MSAs) each has a second money module and a second host application. A plurality of processor-based counterparty settlement agents (CSAs) each has a third money module and a third host application. The second and third money modules communicate via cryptographically secure sessions. The first money module receives electronic money from the third money modules of net debit CSAs via the second money modules. When all net debit counterparties have paid, the first money module sends the electronic money to the third money modules of net credit CSAs via the second money modules.

U.S. Patent No. 5,783,808 to Josephson discloses an electronic check presentation system that includes a return notification system that enables participating banks to receive early notification of potential return transactions (transactions presented to a payor bank that have been identified as exceptions by the payor bank) so that the presenting bank may place a hold on the depositor's account pending final disposition of the potential return transaction.

The web-based product brochure for FXNET™ describes a system for calculating bilateral netting exposures and net payment amounts in traded currencies for its participants in a system designed to reduce risk in foreign transactions.

The web-based publication for CLS Services Ltd. describes the legal entities that control the CLS Bank.

The web-based publication entitled "Best Practices for Credit Risk Disclosure" describes the best practices for public disclosure of credit risk in banking institutions.

The scientific publication entitled "The World Currencies and Their Payment Systems" describes the national clearing systems for many currencies throughout the world.

The web-based publication entitled "Request for Proposals: Direct Access to Nostro Account Information" describes requirements for an IT solution that enables timely access to information about nostro accounts (for example, current balance and the details of transactions related thereto).

The product brochure for the Nimbus Payment Scheduling and Liquidity Management Solution by Mercator Software describes software products for managing receipts and intra-day liquidity problems with regard to current positions, for managing nostro accounts and for managing multi-currency settlement accounts with CLS Settlement Member Banks.
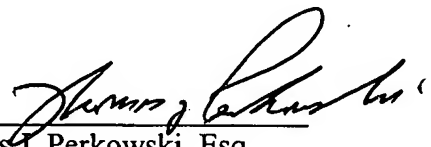
The scientific publication entitled "An Introduction to Continuous Linked Settlement" describes the services provided by CLS Bank, which operates as a clearinghouse to provide a tiered system for clearing foreign exchange settlements, ending with value-for-value settlement of foreign exchange transactions through the agency of a special purpose bank with accounts at participating central banks. CLS Bank's clearinghouse is only effective for transactions wholly in the currencies admitted to the system (i.e. 7 currencies are proposed for initial operations), only market participants joining the CLS system or clearing through participants, and only for foreign

exchange settlements. The CLS system requires substantial investment and changes to existing systems for reporting and matching of transactions, and for payment and liquidity management among participants. The settlement process is utilized by the CLS Bank stores transactions in a queue. Transactions are selected from the queue one at a time (starting from the top of the queue and working downward). The selected transaction is subjected to six risk management tests (3 on each side of the transaction) to determine if the transaction (or portions of a netted transaction) can settle. These 3 risk management tests involve limits (short position limit, aggregate short position limit, net positive value) on the settlement member's account.

A separate listing of the above references on PTO Form 1449 and a copy of these references are enclosed herewith for the convenience of the Examiner.
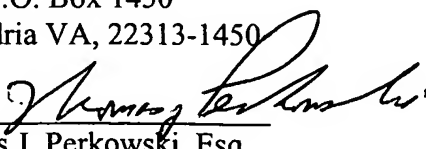
Respectfully submitted,

Dated: September 7, 2004

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U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	U.S. Patent Documents		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Intn'l Class / Sub Class
		Number	Kind Code (if known)			
		6,493,680 B2		Logan et al.	12/10/2002	G06F 17/60
		6,348,935 B1		Malacinski et al.	02/19/2002	G06F 3/14
		6,122,625		Rosen	09/19/2000	G06F 17/60
		6,088,686		Walker et al.	07/11/2000	G06F 15/163
		5,978,485		Rosen	11/02/1999	H04L 9/00
		5,783,808		Josephson	07/11/1998	G06F 17/60

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Examiner Initials	Cite No.	Description
		Web-based product brochure for "FXNET™", www.fxnet.com, pages 1-4.
		Web-based publication for CLS Services Ltd., www.cls-services.com, 1 page.
		Web-based publication entitled "Best Practices For Credit Risk Disclosure" by Basel Committee Publications,September 2000, No. 74, www.bis.org, pages 1-2.
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		Scientific publication entitled "An Introduction To Continuous Linked Settlement" by CLS Services Ltd., September 1998, pages 1-37.

EXAMINER   **DATE CONSIDERED**

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance not considered. Include copy of this form with next communication to applicant.

(INFORMATION DISCLOSURE STATEMENT – SECTION 9 PTO-1449)